

Information to identify the case:		
Debtor 1	<b>Edward F. Fisher Jr.</b>	Social Security number or ITIN <b>xxx-xx-4480</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Susan D. Fisher</b>	Social Security number or ITIN <b>xxx-xx-5897</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>16-22569-JAD</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward F. Fisher Jr.

Susan D. Fisher  
aka Susan D. Bernaciak

11/30/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Edward F. Fisher, Jr.  
Susan D. Fisher  
Debtors

Case No. 16-22569-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 30, 2021

User: lfin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Edward F. Fisher, Jr., Susan D. Fisher, 6758 Elk Rush Drive, Imperial, PA 15126-9289
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
cr	+ Spencer's Service Center, 2111 Montour West Industrial Blvd, Coraopolis, PA 15108-9364
14260089	+ AAS Debt Recovery Inc., Re: First Commonwealth Bank, PO Box 129, Monroeville, PA 15146-0129
14262404	+ Advance Auto Parts, Inc., Store Support Center, 5008 Airport Road, Roanoke, VA 24012-1601
14260090	Advanced Auto Parts, AAP Financial Services, PO Box 742063, Atlanta, GA 30374-2063
14322621	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14260093	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court., Credit Protection Assoc, 13355 Noel Rd. Ste 2100, Dallas, TX 75240
14262397	+ Craig and Renee Schoenfelder, 274 Grange Road, Mc Donald, PA 15057-4418
14260096	+ Erie Pathoogy Associates, 232 W 25th St Erie, Erie, PA 16544-0002
14262398	+ MDJ-05-02, MDJ Name: Honorable Randy C. Martini, Re: LT-7-2016, 22 Wabash Street, LL Suite 101, Pittsburgh, PA 15220-5436
14262403	+ Oliverio Buick, 1110 Laurel Hill Road, McDonald, PA 15057-3532
14265133	Padgett Business Services, 329 Forest Grove Road, Corapolis, PA 15108-3709
14262402	Penn Creditor Corp., Re: West Penn Power, 916 S McKean Street, Harrisburg, PA 17104
14260098	Peoples Gas, 1107 Bell Ave, Carnegie, PA 15106-1109
14323028	+ Peoples Natural Gas Company, LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14262399	+ Raineater of Pittsburgh, 49 N. Wren Drive, Pittsburgh, PA 15243-1231
14260099	Republic Services, 73 W. Noblestown Rd, Carnegie, PA 15106-1668
14257746	Spencer's Service Center Inc., 2111 Montour West, Industrial B, 126,785.36, Coraopolis, PA 15108
14260100	+ Station Auto Parts, Inc., 404 Locust Street, Coraopolis, PA 15108-3959
14285599	+ Township of North Fayette/West Allegheny SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14257747	+ Welch, Gold, Siegel & Fiffik, c/o Michael E. Fiffik, Esquire, 1240 Lawyers Bldg., 428 Forbes Avenue, Pittsburgh, PA 15219-1614
14260103	+ West Allegheny SD & TWP of N. Fayette, c/o Jordan Tax Service Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
14257748	+ West Allegheny SD & TWP of North Fayette, c/o Jordan Tax Service Inc., 102 Rahway Road, Canonsburg, PA 15317-3349

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 01 2021 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2021 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 01 2021 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us		

District/off: 0315-2

User: lfin

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		Nov 30 2021 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: BANKAMER.COM		
		Dec 01 2021 04:38:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Nov 30 2021 23:38:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
cr	+ EDI: AISACG.COM		
		Dec 01 2021 04:38:00	Capital One Auto Finance c/o AIS Portfolio Service, 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM		
		Dec 01 2021 04:38:00	Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347, Arlington, TX 76006-1347
14267217	EDI: GMACFS.COM		
		Dec 01 2021 04:38:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14257733	+ EDI: GMACFS.COM		
		Dec 01 2021 04:38:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
14257735	EDI: BANKAMER.COM		
		Dec 01 2021 04:38:00	Bank of America, Po Box 982238, El Paso, TX 79998
14322623	EDI: BANKAMER.COM		
		Dec 01 2021 04:38:00	BANK OF AMERICA, N.A., BANK OF AMERICA, PO BOX 31785, TAMPA, FL, 33631-3785
14257734	EDI: BANKAMER.COM		
		Dec 01 2021 04:38:00	Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
14257736	EDI: BANKAMER.COM		
		Dec 01 2021 04:38:00	Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
14260091	+ Email/Text: updates@brennanclark.com		
		Nov 30 2021 23:38:00	Brennan & Clark LTD, 721 E. Madison, Villa Park, IL 60181-3083
14257738	EDI: CAPITALONE.COM		
		Dec 01 2021 04:38:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14899050	+ Email/Text: BKBCNMAIL@carringtonms.com		
		Nov 30 2021 23:38:00	CARRINGTON MORTGAGE SERVICES as Servicer, for BANK OF AMERICA, N.A., PO BOX 3730, Anaheim, CA 92803-3730
14257741	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Nov 30 2021 23:38:00	Citizens Bank, 525 William Penn Place, Pittsburgh, PA 15219
14285484	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Nov 30 2021 23:38:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14260092	+ Email/Text: bkdept@cancapital.com		
		Nov 30 2021 23:38:00	Can Capital Asset Servicing, Inc, 2015 Vaughn Rd. Suite 500, Kennesaw, GA 30144-7831
14257737	+ EDI: CAPONEAUTO.COM		
		Dec 01 2021 04:38:00	Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892
14283515	+ EDI: AIS.COM		
		Dec 01 2021 04:38:00	Capital One Auto Finance c/o AIS, Potfolio, LP f/k/a AIS Data Services, d/b/a Ascension Capital Group, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
14280159	EDI: CAPITALONE.COM		
		Dec 01 2021 04:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14257739	+ EDI: CITICORP.COM		
		Dec 01 2021 04:38:00	Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14257742	+ Email/Text: bankruptcy@clearviewfcu.org		
		Nov 30 2021 23:38:00	Clearview Federal Cu, 8805 University Blvd, Moon Township, PA 15108-4212
14257744	+ EDI: CITICORP.COM		
		Dec 01 2021 04:38:00	Mcydsnb, 9111 Duke Blvd, Mason, OH 45040
14326952	EDI: Q3G.COM		
		Dec 01 2021 04:38:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA

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14262160	EDI: DISCOVER.COM	Dec 01 2021 04:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14257743	+ EDI: DISCOVER.COM	Dec 01 2021 04:38:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14260094	+ Email/Text: kburkley@bernsteinlaw.com	Nov 30 2021 23:38:00	Duquense Light, Bernstien Law Firm, 411 7th Avenue, Maildrop 7-3, Pittsburgh, PA 15219-1919
14260095	+ Email/Text: bankruptcy@erieinsurance.com	Nov 30 2021 23:38:00	Erie Insurance, 100 Erie Insurance Place, Erie, PA 16530-9000
14260097	+ Email/Text: jwalsh@fcbanking.com	Nov 30 2021 23:38:00	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14257740	EDI: JPMORGANCHASE	Dec 01 2021 04:38:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14323612	EDI: PRA.COM	Dec 01 2021 04:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14323028	+ Email/Text: ebnpeoples@grblaw.com	Nov 30 2021 23:38:00	Peoples Natural Gas Company, LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14257745	+ EDI: DRIV.COM	Dec 01 2021 04:38:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14285599	+ Email/Text: ebnjts@grblaw.com	Nov 30 2021 23:38:00	Township of North Fayette/West Allegheny SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14260101	+ EDI: VERIZONCOMB.COM	Dec 01 2021 04:38:00	Verizon, PO Box 15124, Albany, NY 12212-5124
14262401	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 30 2021 23:38:00	West Penn Power, PO Box 3615, Akron, OH 44309-3615
14312365	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 30 2021 23:38:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A. C/O CARRINGTON MORTGAGE SERV
cr		Bank Of America, N.A.
cr		Township of North Fayette
cr		West Allegheny School District
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14260102	*+	Welch, Gold, Siegel & Fiffik, c/o Michael E. Fiffik, Esquire, 1240 Lawyers Bldg., 428 Forbes Avenue, Pittsburgh, PA 15219-1614
14260104	*+	West Allegheny SD & TWP of North Fayette, c/o Jordan Tax Service Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
14262400	##+	Tire Centers LLC, 159 Crown Court, Oakdale, PA 15071-3910
14327997	##+	Welch, Gold, Siegel & Fiffik P.C., c/o Michael E. Fiffik, Esquire, 428 Forbes Avenue, Ste. 1240, Pittsburgh PA 15219-1617

TOTAL: 4 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 02, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2021 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. C/O CARRINGTON MORTGAGE SERVICES, LLC. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Bank Of America N.A. bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Joint Debtor Susan D. Fisher keenan662@gmail.com melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com
Bryan P. Keenan	on behalf of Debtor Edward F. Fisher Jr. keenan662@gmail.com, melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com
Chrisovalanate P. Fliakos	on behalf of Creditor Bank Of America N.A. pawb@fedphe.com
Garry Alan Masterson	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com
Jeffrey R. Hunt	on behalf of Creditor West Allegheny School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Township of North Fayette jhunt@grblaw.com
Joseph P. Schalk	on behalf of Creditor Bank Of America N.A. jschalk@barley.com, sromig@barley.com
Joshua I. Goldman	on behalf of Creditor BANK OF AMERICA N.A. josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
Maria Miksich	on behalf of Creditor BANK OF AMERICA N.A. C/O CARRINGTON MORTGAGE SERVICES, LLC. mmiksich@kmlawgroup.com
Michael E. Fiffik	on behalf of Creditor Spencer's Service Center mfiffik@fiffiklaw.com nreyes@fiffiklaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 16